

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Yvonne Hill
Debtor

Case No. 13-05368-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 309A

Page 1 of 3
Total Noticed: 42

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db +Yvonne Hill, P.O. Box 2285, Pocono Summit, PA 18346-2285
aty +George Robert Hludzik, Hludzik Law Offices, P.C., 1620 North Church Street, Suite 1,
Hazleton, PA 18202-9509
aty +Jacqueline F McNally, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
aty +Jerome B Blank, Phelan Hallinan & Schmieg LLP, One Penn Center,
1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
aty Joseph P Schalk, Phelan Hallinan, LLP, 1617 JFK Blvd Suite 1400,
One Penn Center at Suburban Station, Philadelphia, PA 19103
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +Leslie J Rase, Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150,
King of Prussia, PA 19406-4702
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty +William E. Craig, Morton & Craig LLC, 110 Marter Avenue, Suite 301,
Moorestown, NJ 08057-3125
aty +William Edward Miller, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
tr +Robert P. Sheils, Jr (Trustee), Sheils Law Associates, PC, 108 North Abington Road,
Clarks Summit, PA 18411-2505
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
4393050 ++CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030
(address filed with court: Cortrust Bank, P.O. Box 5431, Sioux Falls, South Dakota 57117)
4393051 Cortrust Bank, P.O. Box 7030, Mitchell, South Dakota 57301-7030
4411132 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
4393052 +Credit Acceptance Corp., P.O. Box 513, Southfield, Michigan 48037-0513
4393053 +EOS CCA, 700 Longwater Drive, Norwell, Massachusetts 02061-1624
4393057 +JPMorgan Chase Bank, N.A., Bankruptcy Dept., 3415 Vision Dr., Dept. OH4-7142,
Columbus, Ohio 43219-6009
4445473 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,
Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4491894 PENNYMAC HOLDINGS, LLC, PennyMac Loan Services, LLC, P.O. Box 660929,
Dallas, TX 75266-0929
4491893 +PENNYMAC HOLDINGS, LLC, Joshua I Goldman Esq, 701 Market St Suite 5000,
Philadelphia, PA 19106-1541
4480383 +PENNYMAC LOAN SERVICES, LLC, c/o Aldridge Connors, LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4572345 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602
4393061 +Pocono Emergency Physicians, 206 E BROWN ST, EAST STROUDSBURG, PA 18301-3006
4393062 +Seventh Avenue, 1112 7th Avenue, Monroe, Wisconsin 53566-1364
4393063 Stillwater Lakes Civic Assoc, 210 WOODLAND DRIVE, POCONO SUMMIT, PA 18346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: tullio.deluca@verizon.net Jan 10 2017 19:03:47 Tullio DeLuca,
381 N. 9th Street, Scranton, PA 18504
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jan 10 2017 19:03:53 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr E-mail/Text: robert.mclaughlin@kadihl.com Jan 10 2017 19:03:55
Stillwater Lakes Civic Association, Inc., c/o K.A. Diehl, 632 Drinker Turnpike,
Covington Twp, PA 18424
4434929 +E-mail/Text: bncmail@w-legal.com Jan 10 2017 19:03:53 ALTAIR OH XIII, LLC,
C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4393047 EDI: CINGMIDLAND.COM Jan 10 2017 19:03:00 AT&T Mobility, 1801 Valley View Lane,
Dallas, Texas 75234-8906
4420311 +EDI: JEFFERSONCAP.COM Jan 10 2017 19:03:00 COLLECTO US ASSET MANAGEMNT, INC.,
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
4393048 +EDI: CAPITALONE.COM Jan 10 2017 19:03:00 Capital One, P.O. Box 30285,
Salt Lake City, Utah 84130-0285
4434961 EDI: CAPITALONE.COM Jan 10 2017 19:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4393049 +EDI: CHASE.COM Jan 10 2017 19:03:00 Chase, P.O. Box 15298,
Wilmington, Delaware 19850-5298
4393054 EDI: AMINFOFP.COM Jan 10 2017 19:03:00 First Premier Bank, P.O. Box 5524,
Sioux Falls, South Dakota 57117-5524
4393055 +EDI: HPC.COM Jan 10 2017 19:03:00 HSBC Mortgage Services, 636 Grand Regency Blvd.,
Brandon, Florida 33510-3942
4393056 EDI: IRS.COM Jan 10 2017 19:03:00 Internal Revenue Service, Special Procedures Branch,
P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
4393059 +E-mail/Text: egssupportservices@egscorp.com Jan 10 2017 19:03:54 NCO Financial Systems,
507 Prudential Rd., Horsham, Pennsylvania 19044-2368

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4393060 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2017 19:03:51 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496
4407448 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 10 2017 19:03:51
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
4437931 +E-mail/Text: csidl@sbcglobal.net Jan 10 2017 19:03:55 Premier Bankcard/Charter,
PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4420314* +COLLECTO US ASSET MANAGEMNT, INC., c/o Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-7999
4544329* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, Michigan 48034)
4436464* ++LAKE OF THE PINES COMMUNITY ASSOCIATION, PO BOX 305, GOULDSBORO PA 18424-0305
(address filed with court: Stillwater Lakes Civic Association, Inc.,
c/o K.A. Diehl Appletree Management, 632 Drinker Turnpike, Covington Township, PA 18424)
4393058 ##NCO Financial, P.O. Box 15636, Wilmington, Delaware 19850-5636

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

George Robert Hludzik on behalf of Creditor Stillwater Lakes Civic Association, Inc.
georgeh@slusserlawfirm.com
Jacqueline F McNally on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage
Investment Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent
jmcnally@sterneisenberg.com,
seisenberg@sterneisenberg.com;dbogucki@sterneisenberg.com;ddelvechchio@sterneisenberg.com
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedphe.com
Joseph P Schalk on behalf of Creditor JPMorgan Chase Bank, National Association
pamb@fedphe.com
Joshua I Goldman on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC,
ITS SERVICING AGENT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Leslie J Rase on behalf of Creditor PennyMac Loan Services, LLC pakb@logs.com,
lerase@logs.com
Leslie J Rase on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage Investment
Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent pakb@logs.com,
lerase@logs.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
Thomas I Puleo on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC,
ITS SERVICING AGENT tpuleo@goldbecklaw.com
Tullio DeLuca on behalf of Debtor Yvonne Hill tullio.deluca@verizon.net
Tullio DeLuca on behalf of Plaintiff Yvonne Hill tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

William E. Craig on behalf of Creditor Credit Acceptance Corporation
mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
William Edward Miller on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage
Investment Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14

Information to identify the case:

Debtor 1	Yvonne Hill	Social Security number or ITIN	xxx-xx-7912
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 October 16, 2013
Case number:	5:13-bk-05368-RNO	Date case converted to chapter	7 December 29, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Yvonne Hill	
2. All other names used in the last 8 years		
3. Address	P.O. Box 2285 Pocono Summit, PA 18346	
4. Debtor's attorney Name and address	Tullio DeLuca 381 N. 9th Street Scranton, PA 18504	Contact phone 570 347-7764 Email: tullio.deluca@verizon.net
5. Bankruptcy trustee Name and address	Robert P. Sheils, Jr (Trustee) Sheils Law Associates, PC 108 North Abington Road Clarks Summit, PA 18411	Contact phone 570 587-2600 Email: rsheils@sheilslaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: January 10, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 24, 2017 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Courtroom #2, Max Rosenn US Courthouse, 197 South Main Street, Wilkes-Barre, PA 18701
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: April 25, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	